

Certificate Number: 05781-NJ-DE-033071581

Bankruptcy Case Number: 19-20462



05781-NJ-DE-033071581

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 7, 2019, at 6:35 o'clock PM PDT, Mary Reichert completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: July 7, 2019 By: /s/Allison M Geving

Name: Allison M Geving

Title: President